

**INFORMATION DISCLOSURE CITATION**  
(Use several sheets if necessary)

Docket Number (Optional)

190-14

Application Number

Applicant(s)

Stokes

Filing Date

Group Art Unit

16978 U.S. PTO  
09/780761

02/09/01

**U.S. PATENT DOCUMENTS**

*EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE

**FOREIGN PATENT DOCUMENTS**

	REF	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	Translation	
							YES	NO

**OTHER DOCUMENTS** (Including Author, Title, Date, Pertinent Pages, Etc.)

cll		www.first-e.com, press release of August, 1999 and bank demo.
cll		0162.nationet.com/demopages/new_demo_pages/default.htm, June 1999, Online banking demo

EXAMINER

Charles Rife

DATE CONSIDERED

12/14/04

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www.bankofscotland.co.uk, HOBS PC banking software, February 17, 1999

CRK

EXAMINER

Charles R. 1/1~

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